

Information to identify the case:					
Debtor 1	Carlos A. Torres			Social Security number or ITIN	xxx-xx-4830
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 13-30610-VFP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos A. Torres

12/7/16

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos A. Torres
 Debtor

Case No. 13-30610-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db +Carlos A. Torres, 1410 79th Street, North Bergen, NJ 07047-4143
 514406880 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514269433 AMR Mid Atlantic, PO box 409880, Atlanta, GA 30384-9880
 514226232 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 514226233 Hackensack University Med Ctr, PO Box 48027, Newark, NJ 07101-4827
 514226234 North Jersey Primary Care Associates, PO Box 95000-4535, Philadelphia, PA 19195-4535
 514490556 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514226235 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
 514226236 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 514226237 +Pnc Mortgage, 3232 Newark Dr, Miamisburg, OH 45342-5433
 514979643 Robyne L. Fisher, C/O Kassem & Camejo, LLC, 1000 Clifton Ave., Clifton, NJ 07013-3521
 514226241 #+Zucker, Goldberg & Ackerman, LLC, PO Box 1024, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2016 22:58:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2016 22:58:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: RMSC.COM Dec 07 2016 22:38:00 GE CAPITAL RETAIL BANK, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514226239 EDI: CITICORP.COM Dec 07 2016 22:38:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALIZE, Po Box 20507, Kansas City, MO 64195
 514226229 +EDI: CAPITALONE.COM Dec 07 2016 22:38:00 Capital One, Best Buy, PO Box 30281, Salt Lake City, UT 84130-0281
 514226230 +EDI: CHASE.COM Dec 07 2016 22:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514260158 EDI: RMSC.COM Dec 07 2016 22:38:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514500722 EDI: PRA.COM Dec 07 2016 22:38:00 Portfolio Recovery Associates, LLC, c/o CHASE BANK USA, N.A., POB 41067, Norfolk VA 23541
 514272398 +E-mail/Text: bankruptcy@pseg.com Dec 07 2016 22:57:25 PSEG, PO BOX 490, Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 514226238 +EDI: CITICORP.COM Dec 07 2016 22:38:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 514226240 E-mail/Text: BKRMailOps@weltman.com Dec 07 2016 22:58:23 Weltman, Weinberg & Reis Co, LPA, PO Box 93596, Cleveland, OH 44101-5596

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 514226231 ##+Contract Callers Inc, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Dec 07, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David L. Stevens on behalf of Debtor Carlos A. Torres dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 3